

**REMARKS:**

On October 6, 2004, Applicant and its attorney met with Examiner Campen to discuss the pending application. Applicant appreciates the courtesy extended by the Examiner during the interview. Claim 27 was discussed. Differences between the prior art of record and the present invention were discussed. Applicant agreed to submit this Supplemental Amendment to clarify the invention.

Claim 27 was amended to more clearly indicate the separate parties involved in the system. Claim 31 was amended to indicate the spending vehicle, of whatever variety, has a positive value storage feature (whether or not it may have a credit feature) to store the value assigned to the spending vehicle. Applicant respectfully requests that the Examiner consider this amendment when examining the present application.

Respectfully submitted,

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By:



Jeffrey S. Standley, Reg. No. 34,021  
Attorney for Applicant  
Standley Law Group LLP  
495 Metro Place South, Suite 210  
Dublin, Ohio 43017-5319  
Tel.: 614-792-5555  
Fax: 614-792-5536